

<i>SERFF Tracking Number:</i>	<i>GARD-125785975</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Guardian Life Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>40199</i>
<i>Company Tracking Number:</i>	<i>08-WP GLT</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>GLT Waiver Rider</i>		
<i>Project Name/Number:</i>	<i>GLT Waiver Rider/08-WP GLT</i>		

Filing at a Glance

Company: The Guardian Life Insurance Company of America

Product Name: GLT Waiver Rider

SERFF Tr Num: GARD-125785975 State: ArkansasLH

TOI: L04I Individual Life - Term

SERFF Status: Closed

State Tr Num: 40199

Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium

Co Tr Num: 08-WP GLT

State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Louis A Conte, Peter Diggins, Margaret Lewis-Forbes, John Monahan, Monica Wilson, Connie Gelfat, Kathleen Tobin

Disposition Date: 09/15/2008

Date Submitted: 09/08/2008

Disposition Status: Approved

Implementation Date Requested: 11/17/2008

Implementation Date:

State Filing Description:

General Information

Project Name: GLT Waiver Rider

Status of Filing in Domicile: Not Filed

Project Number: 08-WP GLT

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 09/15/2008

State Status Changed: 09/15/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The Guardian Life Insurance Company of America

NAIC #: 429-64246 FEIN #: 13-5123390

Convertible Waiver of Premium Rider Form 08-WP GLT

<i>SERFF Tracking Number:</i>	<i>GARD-125785975</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Guardian Life Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>40199</i>
<i>Company Tracking Number:</i>	<i>08-WP GLT</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>GLT Waiver Rider</i>		
<i>Project Name/Number:</i>	<i>GLT Waiver Rider/08-WP GLT</i>		

We are enclosing for your Department's approval a new individual life rider, form 08-WP GLT. This rider will be used with the Term Life Insurance Policy, form 06-GLT AR, which was previously approved by your Department on 8/30/2006. The planned introduction date for this rider is November 17, 2008.

The Convertible Waiver of Premium Rider:

- waives premiums in the event of the total disability of the insured. This rider will waive premiums during the level premium period only. If the policy is renewed beyond the level premium period, that premium is not covered under this Waiver rider.
- extends the waiver of premium provision upon conversion. This means the owner can have a waiver rider on the new policy if one was present on the original term policy, even if the Insured is totally disabled at the time of conversion. However, the conversion would have to be effected at the end of the level premium period in order to get the waiver rider on the new whole life policy in situations where the insured is disabled at the time of conversion.

There is an additional charge for this new rider. We're enclosing a sample Policy Data page that shows how this rider looks when issued.

The rider terminates at the end of the level term period. The waiver benefit under the rider ends at age 65, unless premiums are being waived. The policyowner also has the option to terminate this rider at any time, while rider is in force. The Extended Conversion rider, form 06-R41 GLT, which was previously approved by your Department on 8/30/2006, must also be selected for use with the Convertible Waiver of Premium rider. If the owner terminates the Extended Conversion rider, the Convertible Waiver of Premium rider also ends. However, if the owner terminates the Convertible Waiver of Premium rider, the Extended Conversion rider can remain on the policy, based on the original age.

In most cases, the issue ages are 20-55. However, the issue ages are 20-50 for the Standard risk class if the policy has the 30 year level term option. This rider will be available on policies with a minimum face amount at issue of \$250,000 and a maximum face amount of \$7.5 million.

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<i>Company Tracking Number:</i>	<i>08-WP GLT</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>GLT Waiver Rider</i>		
<i>Project Name/Number:</i>	<i>GLT Waiver Rider/08-WP GLT</i>		

In addition to this new rider form, we are making some slight changes to our Level Term product, which is issued on previously approved policy form 06-GLT AR.

We have changed the issue ages for this product as shown in the table that follows.

LEVEL TERM OPTION PREVIOUS ISSUE AGES NEW ISSUE AGES

Guardian Level Term 10 (GLT 10)	20-70	20-75 (for nonsmokers)
		20-74 (for smokers)
Guardian Level Term 15 (GLT 15)	20-65	20-70
Guardian Level Term 20 (GLT 20)	20-60	20-65
Guardian Level Term 30 (GLT 30)	20-50	20-53 (for nonsmokers)
		20-50 (for smokers)

We have changed the premiums for the product. Since this is a level premium product with guaranteed premiums, this change applies to new issues only. We are providing a revised actuarial memorandum for this product for your information only.

The Statement of Variability included in this filing covers only those variables that are associated with the changes described in this letter.

Our Level Term product, as well as new rider form 08-WP GLT will not be marketed with an illustration because there are no non-guaranteed elements for these forms.

We are also enclosing all required certifications, transmittals and filing fees.

The enclosed form will be laser-emitted or pre-printed with the language identical to that approved by your state. We reserve the right to change duplex printing, line location of sentences and words, and the type font (but not the point size) of the form without resubmitting them for approval.

<i>SERFF Tracking Number:</i>	<i>GARD-125785975</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>08-WP GLT</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>GLT Waiver Rider</i>		
<i>Project Name/Number:</i>	<i>GLT Waiver Rider/08-WP GLT</i>		

If you have any questions concerning this submission, please feel free to either call the undersigned toll free at 1-(877) 600-1460 or send an e-mail to jmonahan@glic.com.

Sincerely,

John Monahan, Director
Individual Markets Compliance

Company and Contact

Filing Contact Information

Monica Wilson, Specialist	mwilson@glic.com
7 Hanover Square	(212) 598-1684 [Phone]
New York, NY 10004	(212) 919-2592[FAX]

Filing Company Information

The Guardian Life Insurance Company of America	CoCode: 64246	State of Domicile: New York
7 Hanover Square	Group Code: 429	Company Type: Life
New York, NY 10004	Group Name:	State ID Number:
(212) 598-8704 ext. [Phone]	FEIN Number: 13-5123390	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No
Fee Explanation:	Per Rider
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Guardian Life Insurance Company of	\$20.00	09/08/2008	22347526

<i>SERFF Tracking Number:</i>	<i>GARD-125785975</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Guardian Life Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>40199</i>
<i>Company Tracking Number:</i>	<i>08-WP GLT</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>GLT Waiver Rider</i>		
<i>Project Name/Number:</i>	<i>GLT Waiver Rider/08-WP GLT America</i>		

SERFF Tracking Number:	GARD-125785975	State:	Arkansas
Filing Company:	The Guardian Life Insurance Company of America	State Tracking Number:	40199
Company Tracking Number:	08-WP GLT		
TOI:	L04I Individual Life - Term	Sub-TOI:	L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Product Name:	GLT Waiver Rider		
Project Name/Number:	GLT Waiver Rider/08-WP GLT		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	09/15/2008	09/15/2008

<i>SERFF Tracking Number:</i>	<i>GARD-125785975</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>GLT Waiver Rider</i>		
<i>Project Name/Number:</i>	<i>GLT Waiver Rider/08-WP GLT</i>		

Disposition

Disposition Date: 09/15/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	GARD-125785975	State:	Arkansas
Filing Company:	The Guardian Life Insurance Company of America	State Tracking Number:	40199
Company Tracking Number:	08-WP GLT		
TOI:	L04I Individual Life - Term	Sub-TOI:	L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium

Product Name:	GLT Waiver Rider
Project Name/Number:	GLT Waiver Rider/08-WP GLT

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Sample Data Page		Yes
Supporting Document	Acturial Certifications		No
Supporting Document	Readability		Yes
Form	Convertible Waiver of Premium Rider		Yes

SERFF Tracking Number:	GARD-125785975	State:	Arkansas
Filing Company:	The Guardian Life Insurance Company of America	State Tracking Number:	40199
Company Tracking Number:	08-WP GLT		
TOI:	L04I Individual Life - Term	Sub-TOI:	L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Product Name:	GLT Waiver Rider		
Project Name/Number:	GLT Waiver Rider/08-WP GLT		

Form Schedule

Lead Form Number: 08-WP GLT

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	08-WP GLT	Policy/Cont	Convertible Waiver of Initial			42	08-WP GLT.pdf
		ract/Fratern	Premium Rider				
		al					
		Certificate:					
		Amendmen					
		t, Insert					
		Page,					
		Endorseme					
		nt or Rider					

CONVERTIBLE WAIVER OF PREMIUM RIDER

This rider provides both a waiver of premium benefit and a conversion benefit for your policy.

We will waive premiums for this policy that become due during the Level Premium Period while the insured is totally disabled, as defined below.

Premiums will be waived only when we have received proof that the insured:

- became totally disabled before attained age 65; and
- has been continuously totally disabled for at least six months.

If Total Disability begins before age 60, premiums will be waived on this policy for as long as Total Disability continues.

If Total Disability begins at or after age 60, premiums for this policy will be waived:

- until age 65; or
- for 2 years from the beginning of such disability, if this 2 year period extends beyond age 65.

However, in no event will any premium be waived beyond the Level Premium Period Expiry Date of the policy. The waiver of premium benefit under this rider ends at age 65. However, this will not affect an eligible claim for waiver of premiums which is made in accordance with the terms of this rider.

Any premium due during a period of Total Disability which you pay and which we later waive will be refunded to you.

Total Disability

Total Disability means an inability due to bodily injury or disease to perform substantially all of the duties of an occupation for pay or profit.

During the first full 60 months of disability, Total Disability means that due to bodily injury or disease the insured is not able to perform substantially all of the duties of the insured's regular occupation at the time disability begins.

After the first full 60 months of disability, Total Disability means that due to bodily injury or disease the insured is not able to perform substantially all of the duties of the insured's occupation or any other occupation for which the insured is or becomes fitted by education, training, occupation or experience.

Until the insured's 25th birthday, "occupation" includes attending school full-time outside the home.

Presumptive Total Disability

Presumptive Total Disability is:

- the entire and irrecoverable loss of the sight of both eyes; or
- total and permanent loss of the use of:
 - both hands; or
 - both feet; or
 - one hand and one foot.

Proof of Total Disability

Except as provided in this rider, no premium will be waived because of the insured's Total Disability until we receive the following at our Customer Service Office during the insured's lifetime while Total Disability continues, and not later than one year after this Total Disability began:

- written notice of a claim; and
- proof of this disability satisfactory to us.

At reasonable intervals, we may require written proof of the continuance of Total Disability. We may require that the insured be examined once each year by one of our medical examiners as part of any proof. Any such exam will be at our expense. However, further proof of continuous Total Disability will not be required after age 65 if:

- such Total Disability began before age 60; and
- such Total Disability still exists at age 65.

However, failure to give proof as required will not invalidate a claim if it is shown that proof was given as soon as was reasonably possible. If proof is not given as required, this benefit will terminate.

Conditions

Total Disability must begin:

- after this rider's issue date;
- after the effective date of any reinstatement of this rider;
- while this policy and this rider are in full force with no premium in default beyond the grace period;
- at least 6 months before the Level Premium Period Expiry Date. This date is shown on the Policy Data page.

Exclusions

We will not waive any premium if:

- Total Disability results from intentionally self inflicted injury; or
- Total Disability results from war while the insured is in the military service or in any auxiliary or non-combatant unit serving with the military. War includes declared or undeclared war, or any armed conflict or resistance by any country or international organization; or
- such premium was due more than one year before we received proof of Total Disability.

Riders

We will waive premiums for any rider attached to the policy when premiums for the policy are waived, unless otherwise stated in the rider.

Conversion Benefit

You can convert the term policy any time before the end of the Level Premium Period, provided this rider is in force. Under certain circumstances, you may be able to have a Waiver of Premium rider included on the new plan of insurance to which you convert as described in this provision.

If you convert your policy while the insured is not Totally Disabled, the new policy can include a Waiver of Premium rider if you so request such rider, and the insured is less than attained age 65 on the date of conversion. No evidence of insurability will be required, only a written representation from you that the insured is not then Totally Disabled.

For conversions made while premiums are being waived due to the Total Disability of the insured:

- If you convert the policy before the end of the Level Premium Period, the new permanent life insurance policy will not include a Waiver of Premium Rider.
- If you convert the policy at the end of the Level Premium Period, the new policy will include a Waiver of Premium rider provided the new policy is a level annual premium whole life plan of insurance that we make available for this purpose. Premiums will continue to be waived for the new whole life policy subject to the same terms and conditions for waiving premiums under this rider.

Any Waiver of Premium rider we issue with the new policy will be in the same underwriting class as this rider, provided that such class is available under the new rider. Otherwise, the underwriting class will be based on the most comparable underwriting class made available by the issuing company. Any premiums that become payable for the new waiver of premium rider will be at the rate in use on the policy date of the new policy.

Automatic Conversion

If the insured is Totally Disabled and such disability began prior to age 60 and has continued to at least age 65, we will automatically convert the term policy at the end of the Level Premium Period to an annual premium whole life plan of insurance that we make available for this purpose. Premiums will be waived for the new policy for the life of such policy.

Rider Premiums

The premium payable for this rider each year is shown on your Policy Data page. Each premium for this rider is payable only with each corresponding premium for the policy. The mode of premium payment may not be changed while total and permanent disability continues.

Overdue Premium

If the insured's Total Disability begins after the due date of the first premium in default, but within the grace period, the overdue premium must be paid to us.

Values

This rider has no cash value or loan value.

Issue Date

The issue date of this rider is the issue date of the policy unless this rider is added to a policy that is already in force. In this case, the issue date of this rider is the date this rider is added.

Incontestability

This rider will be incontestable after it has been in force during the insured's lifetime without the occurrence of Total Disability for 2 years from its issue date, except for nonpayment of premiums.

Termination

This rider terminates on the earliest of the following dates:

- the Level Premium Period Expiry Date;
- as of the date of default, if any premium for this policy or this rider is in default beyond the end of its grace period;
- if the policy terminates for any reason;
- upon receipt of a proper written request for termination at our Customer Service Office. This rider must be sent to the Customer Service Office for cancellation.
- the date the Extended Conversion Rider, with which this rider is used, ends.

Once this rider ends, any future premiums for the policy must be paid by the owner to keep the policy in force, even if the insured remains totally disabled.

The Guardian Life Insurance Company of America



Secretary

<i>SERFF Tracking Number:</i>	<i>GARD-125785975</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Guardian Life Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>40199</i>
<i>Company Tracking Number:</i>	<i>08-WP GLT</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>GLT Waiver Rider</i>		
<i>Project Name/Number:</i>	<i>GLT Waiver Rider/08-WP GLT</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: GARD-125785975 State: Arkansas
Filing Company: The Guardian Life Insurance Company of America State Tracking Number: 40199
Company Tracking Number: 08-WP GLT
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Product Name: GLT Waiver Rider
Project Name/Number: GLT Waiver Rider/08-WP GLT

Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 08/21/2008
Comments:
Attachment:
Certificate of Compliance with Rule 19.pdf

Review Status:
Satisfied -Name: Statement of Variability 08/28/2008
Comments:
Attachment:
Statement of Variability for Sample Data Page showing Rider Form 08-WP GLT.pdf

Review Status:
Satisfied -Name: Sample Data Page 08/29/2008
Comments:
Attachment:
Sample Data Page AR.pdf

Review Status:
Satisfied -Name: Readability 09/05/2008
Comments:
Attachment:
Readabiity.pdf



**Certificate of Compliance with
Arkansas Rule and Regulation 19**

Insurer: The Guardian Life Insurance Company of America

Form Number(s): 08-WP GLT

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.

Signature of Company Officer

John J. Monahan

Name

Director

August 28, 2008

Date

The Guardian Life Insurance Company of America

Statement of Variability for Sample Data Page showing Rider Form 08-WP GLT *

(Edition Date: August 18, 2008)

*NOTE: This document will refer to the form number shown above, which is the generic form number for the Convertible Waiver of Premium rider. In many states a different form number applies using the state's postal abbreviation as a suffix to the form number.

Our submission of our Convertible Waiver of Premium rider, form 08-WP GLT to your state for approval includes several areas on the Policy Data Page that have been bracketed as variable. With your Department's consent, we intend to treat these variable fields as information that can vary, without requiring the policy form to be re-approved by your state.

Note that this document only deals with the variable fields on our Level Term policy data page with respect to the new Convertible Waiver of Premium rider we are filing. This document makes no reference to other sections of the policy data pages that also may or may not be variable. A Statement of Variability showing those variables was submitted with filing of the previously approved Level Term policy.

Variable	Description	Range of Data, if applicable, or explanation of data
Variable 1	Convertible Waiver of Premium Rider	If the policy has a Convertible Waiver of Premium Rider, the caption "Convertible Waiver of Premium Rider" will print here.
Variable 2	Convertible Waiver of Premium Rider Premium	If the policy has a Convertible Waiver of Premium Rider, the premium for the Convertible Waiver of Premium Benefit will be shown here.
Variable 3	Basic Policy Years Payable	This is the number of years the premium for the rider is payable. It is the earlier of age 65 or the end of the level premium period. The end of the level premium period depends on which term plan was chosen by the policyowner and can be either 10, 15, 20 or 30 years.

POLICY DATA

INSURED:	JOHN DOE	35 - MALE	AGE AND SEX
FACE AMOUNT:	\$250,000	1234567	POLICY NUMBER
ISSUE DATE:	NOV 1, 2008	NOV 1, 2008	POLICY DATE
PLAN OF INSURANCE:	TERM LIFE INSURANCE POLICY	PREFERRED PLUS NT	UNDERWRITING CLASS

LEVEL PREMIUM PERIOD: 20 YEARS

LEVEL PREMIUM PERIOD EXPIRY DATE: NOV 1, 2028

TERMINATION DATE NOV 1, 2029

OWNER JANE DOE

BENEFICIARY AS STATED IN THE APPLICATION OR SUBSEQUENTLY CHANGED

BENEFITS AND PREMIUMS	ANNUAL PREMIUM *	POLICY YEARS PAYABLE
TERM INSURANCE BASIC POLICY	\$285.00	1 THROUGH 20
	\$3,970.00	YEAR 21 ONLY
[VARIABLE 1]	[VARIABLE 2]	1 THROUGH [VARIABLE 3]

TOTAL INITIAL ANNUAL PREMIUM	\$330.00	

* THE BASIC POLICY PREMIUM SHOWN ABOVE INCLUDES A POLICY FEE OF \$60.

THE FINAL DATE FOR CONVERSION UNDER THE PROVISIONS OF THIS POLICY IS OCT 31, 2013.

[HOWEVER, SINCE YOU HAVE REQUESTED THE EXTENDED CONVERSION RIDER, THE FINAL DATE FOR CONVERSION FOR YOUR POLICY IS EXTENDED TO OCT 31, 2027, PROVIDED THAT ALL TERMS AND CONDITIONS DESCRIBED IN SUCH RIDER FORM ARE MET.]

TO OBTAIN INFORMATION ABOUT YOUR COVERAGE YOU MAY CALL YOUR AGENT, OR CONTACT OUR CUSTOMER SERVICE OFFICE AT:

CUSTOMER SERVICE OFFICE
3900 BURGESS PLACE
BETHLEHEM, PA 18017
1-800-441-6455

POLICY DATA

INSURED:	JOHN DOE	35 - MALE	AGE AND SEX
FACE AMOUNT:	\$250,000	1234567	POLICY NUMBER
ISSUE DATE:	NOV 1, 2008	NOV 1, 2008	POLICY DATE
PLAN OF INSURANCE:	TERM LIFE INSURANCE POLICY	PREFERRED PLUS NT	UNDERWRITING CLASS

LEVEL PREMIUM PERIOD: 20 YEARS

LEVEL PREMIUM PERIOD EXPIRY DATE: NOV 1, 2028

TERMINATION DATE NOV 1, 2029

OWNER JANE DOE

BENEFICIARY AS STATED IN THE APPLICATION OR SUBSEQUENTLY CHANGED

BENEFITS AND PREMIUMS	ANNUAL PREMIUM *	POLICY YEARS PAYABLE
TERM INSURANCE BASIC POLICY	\$270.00	1 THROUGH 20
	\$3,970.00	YEAR 21 ONLY
[CONVERTIBLE WAIVER OF PREMIUM RIDER]	[\$47.50]	1 THROUGH [20]

TOTAL INITIAL ANNUAL PREMIUM	\$4,287.50	

* THE BASIC POLICY PREMIUM SHOWN ABOVE INCLUDES A POLICY FEE OF \$60.

THE FINAL DATE FOR CONVERSION UNDER THE PROVISIONS OF THIS POLICY IS OCT 31, 2013.

[HOWEVER, SINCE YOU HAVE REQUESTED THE CONVERTIBLE WAIVER OF PREMIUM RIDER, THE FINAL DATE FOR CONVERSION FOR YOUR POLICY IS EXTENDED TO OCT 31, 2027, PROVIDED THAT ALL TERMS AND CONDITIONS DESCRIBED IN SUCH RIDER FORM ARE MET.]

TO OBTAIN INFORMATION ABOUT YOUR COVERAGE YOU MAY CALL YOUR AGENT, OR CONTACT OUR CUSTOMER SERVICE OFFICE AT:

CUSTOMER SERVICE OFFICE
3900 BURGESS PLACE
BETHLEHEM, PA 18017
1-800-441-6455



STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: The Guardian Life Insurance Company of America

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

<u>Form Title</u>	<u>Form Number</u>	<u>Flesch Score</u>
Convertible Waiver of Premium Rider	08-WP GLT	42.2

Name: John J. Monahan
Title: Director, Individual Markets Compliance
Date: August 28, 2008